

STATE OF MICHIGAN  
DEPARTMENT OF ATTORNEY GENERAL



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ATTORNEY GENERAL

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November 28, 2007

Dear Michigan Homeowner:

Michigan has always been a great place to experience the American dream of homeownership. This dream is being threatened by the high rate of mortgage foreclosures. To help reduce the number of foreclosures in our state, my office is focusing on prevention. I am working with local, state, federal agencies, and lenders to help borrowers during this stressful time.

I am inviting you to a free **Avoid Foreclosure** forum on Thursday, December 13, 2007, at Cobo Hall. The forum begins at 12:00 noon and is open to the public until 8:00 p.m.

At this event, you will have an opportunity to attend several educational sessions to help you better understand your mortgage options. You can also discuss your mortgage issues personally with your own lender or other qualified independent loan counselors. You should bring with you all relevant income and expense information (such as a current household budget and income information).

I am enclosing a flyer on the **Avoid Foreclosure** forum and a brochure titled **Avoiding Foreclosure: A Guide for Michigan Homeowners**. I encourage you to review the brochure, even if you are unable to attend the forum.

For more information about this event, and to learn if your lender will be at the forum, call 1-877-765-8388 or visit my website [www.michigan.gov/ag](http://www.michigan.gov/ag). If your lender is participating, please call them to let them know you will be attending the forum. If your lender is not participating, you may still attend if you have questions or concerns about your mortgage and how to avoid foreclosure.

I look forward to seeing you on December 13 to take advantage of this free opportunity to receive loan counseling, meet with lenders, and discuss options to help avoid foreclosure and protect your most valuable asset – your home.

Sincerely,

Mike Cox  
Attorney General

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